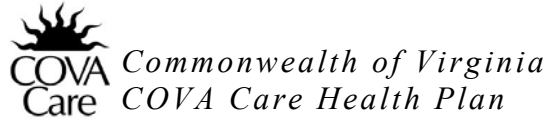




# YOUR PRESCRIPTION DRUG PROGRAM



## *Three-Tier Drug Facts*

### ***How Your Drug Benefit Works***

Your COVA Care health plan provides a drug benefit that divides your prescriptions into three categories (tiers) based primarily on their cost. The first tier is typically generic drugs; the second tier generally includes low-to- medium cost brand name drugs; and the third tier consists of higher-cost brand name drugs.

**Retail Pharmacy:** For up to a 34-day supply at a retail pharmacy, your three-tier drug benefit is structured as follows:

<u><b>Tier 1</b></u>	<u><b>Tier 2</b></u>	<u><b>Tier 3</b></u>
\$15	\$20	\$35

Each 34-day supply requires a copayment. If you want to purchase more than a 34-day supply at a retail pharmacy, you can pay multiple copayments (a maximum of three).

**Home Delivery Pharmacy:** You can purchase up to a 90-day supply of your prescription at a discount by using the home delivery, or mail service, pharmacy. Here are the tier copayments:

<u><b>Tier 1</b></u>	<u><b>Tier 2</b></u>	<u><b>Tier 3</b></u>
\$30	\$40	\$70

A Home Delivery Pharmacy order form is available from your Benefits Administrator or from the Anthem Web site at [www.anthem.com](http://www.anthem.com).

**Mandatory Generic:** The three-tier prescription drug benefit is a mandatory generic program. If a generic drug is available and you purchase a brand name drug, it will cost you more. See the COVA Care Member Handbook for more information.

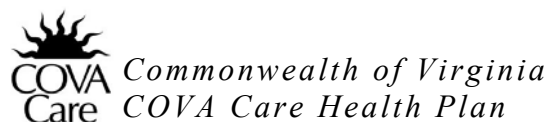
### ***Finding the Tier for Your Drug***

To find out what drugs are in the three tier categories, visit the Anthem Web site and select the [Prescription Drug Program](#) link under the Commonwealth of Virginia and The Local Choice. Then choose [Search the Drug Listing](#).

You may also contact Anthem Member Services at 355-8506 in Richmond or 1-800-552-2682 outside Richmond.



Virginia Department of Human Resource Management



## *Three-Tier Drug Facts*

### ***Reducing Your Drug Costs***

Some of the brand name drugs you purchase under COVA Care may fall under the third tier, which includes higher cost drugs. Here are some tips to help you cut your prescription drug expenses.

**Do Your Homework:** Search the Drug Listing on the Anthem Web site does more than just provide information on the tiers in which your prescription drugs fall. It helps you research drug types, drug interactions, medical conditions and much more.

**Consider Generic Drugs:** A generic drug is usually less expensive but chemically equivalent to a brand name drug.

You may want to ask your doctor or pharmacist whether a generic drug could treat your condition as well as the brand name drug currently prescribed.

**Consult Your Doctor:** It's up to you and your physician to determine the best medication to meet your specific needs. In addition to a generic drug, there may be a drug that is therapeutically equivalent to but less expensive than your current prescribed drug. Therapeutic equivalence means that while the drug may differ chemically from your prescription, it may have the same value and effectiveness in treating your condition.

### ***Home Delivery Drug Safety***

Medco Health Home Delivery Pharmacy Service, which manages the Commonwealth's home delivery (mail service) benefit, has developed special processes for handling and shipping medications that are sensitive to temperature extremes.

Medco Health has identified those medications that may lose potency when exposed to extreme temperatures. In Medco pharmacies, medications that are sensitive to heat are kept in refrigerated areas and when mailed, are placed in special

insulated packages with gel packs designed to maintain the correct temperature.

The packaging is designed to keep these prescriptions within the proper temperature range throughout the day of delivery. For medications that require a higher degree of special handling, Medco Health may also call you to arrange a convenient delivery time. Visit the Medco Health Web site at [www.medcohealth.com](http://www.medcohealth.com) for more information.